

Information to identify the case:

Debtor 1	<u>Nicole S Narvaez</u>	Social Security number or ITIN	xxx-xx-4016
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-18223-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nicole S Narvaez

7/21/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Nicole S Narvaez
 Debtor

Case No. 17-18223-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Jul 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2017.

db
 516782878 +Nicole S Narvaez, 1133 Earle Pl, Plainfield, NJ 07062-1423
 516782882 +BCA Financial Services Inc, 18001 Old Cutler Road, suite 462, Miami, FL 33157-6437
 516782883 +Dental Health Associates, 2 Washington Ave., Irvington, NJ 07111-3550
 516782884 +Equifax, POB 740241, Atlanta, GA 30374-0241
 516782884 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 516782887 +KML Law Group PC, 216 Haddon Avenue, ste 406, Collingswood, NJ 08108-2812
 516782889 +Mathew J Marano Jr MD LLC, 200 SO Orange Ave, Suite 209, Livingston, NJ 07039-5817
 516782890 +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
 516782892 +Overlook Medical Center, 99 Beauvoir Avenue, Summit, NJ 07901-3595
 516782895 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 516782899 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 516782897 +transunion, POB 2000, Crum Lynne, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 21 2017 23:13:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 21 2017 23:13:35 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Jul 21 2017 22:53:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 516782880 +E-mail/Text: bankruptcy@certifiedcollection.com Jul 21 2017 23:13:25 Certified credit and collection, PO Box 336, Raritan, NJ 08869-0336
 516782881 +Fax: 602-659-2196 Jul 21 2017 23:20:28 Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
 516782885 +EDI: RMSC.COM Jul 21 2017 22:53:00 Ge Capital Retail Bank / Walmart, 170 Election Road, Suite 125, Draper, UT 84020-6425
 516782886 EDI: IRS.COM Jul 21 2017 23:03:00 Internal Revenue Service, 550 Main street, suite 1000, Cincinnati, OH 45999
 516782888 E-mail/Text: camanagement@mtb.com Jul 21 2017 23:13:23 M & T Bank, Po Box 844, Buffalo, NY 14240
 516782891 +E-mail/Text: ebn@barnabashealth.org Jul 21 2017 23:14:10 Newark Beth Israel Medical Center, PO Box 29951, New York, NY 10087-9951
 516782894 EDI: PRA.COM Jul 21 2017 23:03:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 516782893 +EDI: RESURGENT.COM Jul 21 2017 23:03:00 Pinnacle Credit Services, Po Box 640, Hopkins, MN 55343-0640
 516782896 +E-mail/Text: clientservices@simonsagency.com Jul 21 2017 23:14:33 Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
 516783197 +EDI: RMSC.COM Jul 21 2017 22:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 516782898 +EDI: VERIZONCOMB.COM Jul 21 2017 22:53:00 Verizon, P.O Box 4833, Trenton, NJ 08650-4833
 516782900 +EDI: WFFC.COM Jul 21 2017 23:03:00 Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516782879 ##+CCI Contract Callers Inc, P.O Box 212489, Augusta, GA 30917-2489

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 27

Date Rcvd: Jul 21, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2017 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michelle Labayen on behalf of Debtor Nicole S Narvaez njchapter7@gmail.com,
benitezgiovanna@gmail.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5